Home Insurance

Insurance Product Information Document

Company: Uinsure Limited

Product: M&S Home Insurance - Home Emergency Cover

This insurance is managed and supplied by Uinsure Limited who are authorised and regulated by the Financial Conduct Authority under number 463689. Uinsure Limited is registered in England and Wales with company number 06046870 with a registered office at XYZ Building (1st Floor), 2 Hardman Boulevard, Manchester, M3 3AQ.

This insurance is provided by Arc Legal Assistance Limited and the insurer is AmTrust Europe Limited. AmTrust Specialty Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority, financial services number: 202189.

This document gives a summary of the main features of your insurance policy. It is not based on your individual needs and so might not provide the right cover for you. Full details are provided in other documents.

What is this type of insurance?

Home Emergency Insurance provides insurance to cover for certain types of home emergencies as detailed in this document, your policy wording and your insurance schedule.

What is insured?

We'll help you in the event of the following Home Emergencies:

- ✓ **Plumbing And Drainage:** Emergency repairs following damage to or failure of the plumbing and drainage system which:
  - Means that internal flood or water damage is a likely consequence;
  - Means that you do not have access to a toilet you can use within your home; or
  - Causes blocked external drains that are only your responsibility and within the boundary of the home, where this can be resolved by jetting or rodding.
- ✓ **Internal Electricity:** Emergency repairs following the electricity failure of at least one complete circuit which cannot be resolved by resetting the fusebox and would not be better resolved by the regional network supplier.
- ✓ **Gas Supply:** After the National Gas Emergency Service has visited your home, and isolated your gas supply, emergency repairs will be carried out by a Gas Safe contractor, who will repair or replace the damaged section of internal gas supply pipe.
- ✓ **Water Supply:** Emergency repairs following a complete loss of the water supply to the kitchen or bathroom where no other water supply is available for bathing.
- ✓ **Security:** Emergency repairs following damage or failure of the following items which would make the main living area of the home insecure and easily accessible to intruders:
  - External lock;
  - External window;
  - External door.

What is not insured?

- ✗ **Plumbing and Drainage:** There is no cover for blocked toilets and/or drains where this has been caused as a result of misuse or the internal workings of the flush.
- ✗ **Internal Electricity:** There is no cover for claims for external lighting including security, garages and outbuildings and the replacement or adjustment of any light bulbs.
- ✗ **Primary Heating System:** There is no cover for boilers that are over 15 years old or over 238,000 btu net input (70 Kilowatt)
- ✗ **Pests:** There is no cover for any repeat claims where you have not followed previous guidance from us or the contractor to prevent continued or further infestation.
- ✗ **Roofing:** There is no cover for any damage to flat roofs over 10 years old.
- ✗ **Overnight Accommodation:** There is no cover for the cost of any food and drink you have purchased.

Are there any restrictions on cover?

- ! **Waiting Period:** There is no cover for any thing that happens within the first 48 hours from the date this insurance began unless you had equivalent insurance immediately before the date that this policy began.
- ! **Wear and Tear:** We won't provide cover for any general wear and tear.
- ! **No Emergency Repair:** There is no cover where our contractor has advised there is no emergency repair available.
- ! **Known Loss or Damage:** If you knew about a loss or damage as a result of an emergency before the start date of this policy, the insurer will withdraw cover.

What is insured?

- ✓ **Access to Home:** Emergency repairs after the loss of the only available key to the home which cannot be replaced, and normal access cannot be obtained. Our contractor will gain access to the home and ensure it is left secure.
- ✓ **Primary Heating System:** Emergency repairs following the complete breakdown of the primary heating system which:
  - Results in the complete loss of heating and/or;
  - Results in the complete loss of hot water.
- ✓ **Pests:** Emergency repairs following an infestation caused by the following pests in and/or attached to the home and there is clear sign of an infestation
  - Wasps' nest;
  - Hornets' nest;
  - Mice;
  - Rats;
  - Cockroaches.
- ✓ **Roofing:** Emergency repairs following missing, broken, or loose tiles causing internal water damage.
- ✓ **Overnight Accommodation:** Overnight accommodation only where it has not been possible to fix the emergency after a claim has been accepted for emergency repairs. The home must be in a state where you can no longer live in it.
- ✓ **Alternative Heating:** We shall pay up to £50 towards the cost of alternative heating sources where these are needed in the event where a claim has been made under section 3.
- ✓ **Boiler Replacement Contribution:** We will contribute up to £500 towards the cost of a brand new like for like replacement when you give us an original receipt for payment.

Where am I covered?

✓ The product provides cover in the United Kingdom of Great Britain and Northern Ireland.

What are my obligations?

- You must tell us about a claim as soon as possible once you become aware of the emergency – any claims notified to us more than 48 hours after the emergency will not be covered.
- You must take care to maintain the home and its equipment in good order and take all necessary precautions to prevent loss, damage, or unnecessary costs.
- Where a temporary solution or repair has been carried out, it will be your responsibility to carry out repairs or work to find a permanent solution. If you fail to carry out the permanent repair, we will not instruct a contractor to carry out any further emergency repairs.

When and how do I pay?

Payments are collected by Direct Debit. You may either pay your premium as an annual payment or spread your payments into monthly instalments.

When does the cover start and end?

The cover starts on the date shown on your schedule and lasts 12 months. Your policy may be renewed and payment taken unless you contact us to stop it before the renewal date. We will contact you before your renewal date and before taking payment to confirm your renewal terms.

How do I cancel the contract?

You can cancel your policy at any time.

If you cancel within 14 days of your policy start date, we will give you a full refund – as long as there hasn't been a claim (or an incident that might lead to a claim).

If you cancel after 14 days of your policy start date, no refund of the premium will be given.

To cancel, please call us on 0161 524 6748 or write to us at M&S Customer Services, PO Box 1189, Doncaster, DN1 9RP.